1997 SYNTACTICAL & VALIDITY EDITS FOR COMMUNITY REINVESTMENT ACT (CRA)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
S001	Record Identifier	Record identifier must = 3 (CRA transmittal), 4 (business loan data), 5 (farm loan data), 6 (community development loan data), 7 (consortium/third party loan data), or 8 (assessment area).	Record identifier does not equal 3 (CRA transmittal), 4 (business loan data), 5 (farm loan data), 6 (community development loan data), 7 (consortium/third party loan data), or 8 (assessment area)
S002	Timestamp	Timestamp must be later than timestamp on database and $\leq$ the current date.	Record timestamp is earlier than, or equal to, timestamp on database and/or greater than the current date
S003	Agency Code	Agency code must = 1, 2, 3, or 4.	Agency code not in range 1-4
S004	Control Number	Control number must = a valid Respondent Identifier/Agency Code combination for date processed.	Invalid Respondent Identifier/Agency Code combination
S005	Timestamp	Timestamp must be numeric	Timestamp is missing or nonnumeric
S006	Transaction Code	Transaction code must = 2.	Transaction code does not equal 2
S007	Activity Year	Activity Year must = year being processed (=1997).	Invalid Activity Year
S008	Composite Loan Records - Duplicates	If record identifier = 4 or 5, then MSA/State/County/Census Tract-BNA Combination must be unique within the same record identifier.	MSA/State/County/Census Tract-BNA combination is reported more than once for record identifiers "4" or "5"
S009	Transmittal Sheet, Community Development and Third Party/Consortium Loan Records - Duplicates	Record identifiers 3, 6, and/or 7 may not be represented in a transmission more than once	Loan Record is reported more than once for record identifiers A3", A6", and/or A7"
CRA Transmittal Sheet (only)			
V100	Respondent Mailing Address	Respondent name, address, city, state, and zip must not be blank.	Respondent name, address, city, state, or zip is missing

V105	Contact Person's Name	Name of contact person must not be blank.	Name for contact person is missing
V110	Contact Person's Telephone Number	Contact person telephone number must be in 999-999-9999 format and not = blank.	Telephone number for contact person is not in valid format/missing
V115	Tax Identification (ID) Number	Tax ID number must be in NN-NNNNNNN format, not = 00-0000000, and not = blank.	Tax ID number not in valid format/missing
V120	Fax Number	Fax number must be in 999-999-9999 format and not = blank.	Fax number not in valid format/missing
V125	Total Records	The number of records received in this submission for the same respondent does not equal the total number of records calculated in this submission or is missing.	Total records received in this submission for the same respondent are missing or not equal to the total number of records calculated in this submission.

Composite Loan Records(only): All Loans

V200	Record Identifier	If record identifier = 4, 5, 6, 7, or 8, then record identifier "3" must be in this transmission for the same respondent.	CRA Transmittal sheet (record 3) missing for record 4, 5, 6, 7, or 8

Composite Loan Records(only): Business/Farm Loans: Perform where Record Identifier = 4 and/or 5

V300	MSA Number	MSA must = a valid MSA FIPS code for period being processed or NA.	MSA number is missing, does not equal NA or a valid FIPS code
V305	State Code	State must equal a valid FIPS code.	State number is missing or does not equal a valid FIPS code
V310	State/County Codes	State and county must = a valid combination.	County missing or state/county does not equal a valid combination
V315	MSA/State/County	If MSA does not = NA, then MSA, state, and county must equal a valid combination.	MSA/state/county does not equal a valid combination
V320	MSA/State/County/Census Tract-BNA	Census tract-BNA must = a valid census tract or BNA number for the MSA/state/county combination or (Census tract-BNA must = a valid census tract or BNA number for the state/county combination where MSA = NA).	Census Tract-BNA is missing or does not equal a valid census tract-BNA number

V325	Action Type - Originated	Number of loans originated with loan amount at origination ≤ $100,000 must be ≥ 0.	Number of small business and/or small farm loans originated not ≥ 0
V327	Action Type - Originated	If the number of loans originated with loan amount at origination ≤ 100,000 is > 0, then the total loan amount of loans originated with loan amount at origination ≤ 100,000 must be > 0.	Number of small business and/or farm loans originated > 0 and total loan amount not > 0.
V330	Loan Amount - Originated	Total loan amount of loans originated with loan amount at origination ≤ $100,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans originated not ≥ 0
V332	Loan Amount - Originated	If the total loan amount of loans originated with loan amount at origination ≤ 100,000 is > 0, then the number of loans originated with loan amount at origination ≤ 100,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0.
V335	Average Loan Amount - Originated	Average loan amount of loans originated with loan amount at origination ≤ $100,000 must be ≤ $100,000.	Average loan amount of small business and/or small farm loans originated not ≤ $100,000
V340	Action Type - Purchased	Number of loans purchased with loan amount at origination ≤ $100,000 must be ≥ 0.	Number of small business and/or small farm loans purchased not ≥ 0
V342	Action Type - Purchased	If the number of loans purchased with loan amount at origination ≤ 100,000 is > 0, then the total loan amount of loans purchased with loan amount at origination ≤ 100,000 must be > 0.	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0.
V345	Loan Amount - Purchased	Total loan amount of loans purchased with loan amount at origination ≤ $100,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V347	Loan Amount - Purchased	If the total loan amount of loans purchased with loan amount at origination ≤ 100,000 is > 0, then the number of loans purchased with loan amount at origination ≤ 100,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0.

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V350	Average Loan Amount - Purchased	Average loan amount of loans purchased with loan amount at origination $\leq$ \$100,000 must be $\leq$ \$100,000.	Average loan amount of small business and/or small farm loans purchased not $\leq$ \$100,000
V355	Action Type - Originated	Number of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be $\geq$ 0.	Number of small business and/or small farm loans originated not $\geq$ 0
V357	Action Type - Originated	If the number of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 is > 0, then the total loan amount of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be > 0.	Number of small business and/or farm loans originated > 0 and total loan amount not > 0.
V360	Loan Amount - Originated	Total loan amount of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be $\geq$ 0.	Total loan amount of small business and/or small farm loans originated not $\geq$ 0
V362	Loan Amount - Originated	If the total loan amount of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 is > 0, then the number of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0.
V365	Average Loan Amount - Originated	Average loan amount of loans originated with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be > \$100,000 and $\leq$ \$250,000.	Average loan amount of small business and/or small farm loans originated not > \$100,000 and $\leq$ \$250,000
V370	Action Type - Purchased	Number of loans purchased with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be $\geq$ 0.	Number of small business and/or small farm loans purchased not $\geq$ 0
V372	Action Type - Purchased	If the number of loans purchased with loan amount at origination > \$100,000 and $\leq$ \$250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > \$100,000 and $\leq$ \$250,000 must be > 0.	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0.

V375	Loan Amount - Purchased	Total loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V377	Loan Amount - Purchased	If the total loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 is > 0, then the number of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0.
V380	Average Loan Amount - Purchased	Average loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be > $100,000 and ≤ $250,000.	Average loan amount of small business and/or small farm loans purchased not > $100,000 and ≤ $250,000
V385	Action Type - Originated	Number of loans originated with loan amount at origination > $250,000 must be ≥ 0.	Number of small business and/or small farm loans originated not ≥ 0
V387	Action Type - Originated	If the number of loans originated with loan amount at origination > $250,000 is > 0, then the total loan amount of loans originated with loan amount at origination > $250,000 must be > 0.	Number of small business and/or farm loans originated > 0 and total loan amount not > 0.
V390	Loan Amount - Originated	Total loan amount of loans originated with loan amount at origination > $250,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans originated not ≥ 0
V392	Loan Amount - Originated	If the total loan amount of loans originated with loan amount at origination > $250,000 is > 0, then the number of loans originated with loan amount at origination > $250,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0, but number of loans = 0.
V395	Average Loan Amount - Originated	Average loan amount of loans originated with loan amount at origination > $250,000 must be > $250,000.	Average loan amount of small business and/or small farm loans originated not > $250,000
V400	Action Type - Purchased	Number of loans purchased with loan amount at origination > $250,000 must be ≥ 0.	Number of small business and/or small farm loans purchased not ≥ 0

V402	Action Type - Purchased	If the number of loans purchased with loan amount at origination > $250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > $250,000 must be > 0.	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0.
V405	Loan Amount - Purchased	Total loan amount of loans purchased with loan amount at origination > $250,000 must be $\geq$ 0.	Total loan amount of small business and/or small farm loans purchased not $\geq$ 0
V407	Loan Amount - Purchased	If the total loan amount of loans purchased with loan amount at origination > $250,000 is > 0, then the number of loans purchased with loan amount at origination > $250,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0.
V410	Average Loan Amount - Purchased	Average loan amount of loans purchased with loan amount at origination > $250,000 must be > $250,000.	Average loan amount of small business and/or small farm loans purchased not > $250,000
V415	Action Type -	Number of loans with gross annual revenues $\leq$ $1 million must be $\geq$ 0 and must not exceed the total number of loans for all >Action Types= in this record.	Number of small business and/or small farm loans with gross annual revenues $\leq$ $1 million not $\geq$ 0 and/or exceed the total number of loans in this record.
V417	Action Type -	If the number of loans with gross annual revenues $\leq$ $1 million is > 0, then the total loan amount with gross annual revenues $\leq$ $1 million must be > 0.	Number of small business and/or small farm loans > 0 and total loan amount not > 0
V420	Loan Type -	Total loan amount of loans with gross annual revenues $\leq$ $1 million must be $\geq$ 0 and must not exceed the total loan amount for all >Loan types= in this record.	Total loan amount of small business and/or small farm loans not $\geq$ 0 and/or exceed the total loan amount in this record.
V422	Loan type -	If the total loan amount of loans with gross annual revenues $\leq$ $1 million is > 0, then the number of loans with gross annual revenues $\leq$ $1 million must be > 0.	Total loan amount of small business and/or small farm loans > 0 and number of loans not > 0
V425	Affiliate - Number of Loans	Number of loans reported by affiliates must be $\leq$ total number of loans reported in all 'Action Types' of this record and $\geq$ 0.	Affiliate lending is greater than the total number of loans reported in this record and/or not $\geq$ 0.

V427	Affiliate - Number of Loans	If the number of loans reported by affiliates is > 0, then the total loan amount reported by affiliates must be > 0.	Number of small business and/or small farm loans > 0 and total Loan amount not > 0
V430	Affiliate - Loan Amount	Total loan amount of loans reported by affiliates must be ≤ total loan amount reported in all 'Loan Types' of this record and ≥ 0.	Affiliate lending is greater than the total loan amount of loans reported in this record and/or not ≥ 0.
V432	Affiliate - Loan Amount	If the total loan amount reported by affiliates is > 0, then the number of loans reported by affiliates must be > 0.	Total loan amount of small business and/or small farm loans > 0 and number of loans not > 0
V435	Action Type - Originated	Number of loans originated with gross annual revenues ≤ $1 million must be ≥ 0 and must not exceed the total number of loans originated for all ›Action Types‹ in this record.	Number of small business and/or small farm loans originated with gross annual revenues ≤ $1 million not ≥ 0 and/or exceed the total number of loans originated in this record.
V440	Loan Type - Originated	Total loan amount of loans originated with gross annual revenues ≤ $1 million must be ≥ 0 and must not exceed the total loan amounts originated for all ›Loan Types‹ in this record.	Total loan amount of small business and/or small farm loans purchased not ≥ 0 and/or exceed the total loan amounts originated for this record
V445	Action Type - Purchased	Number of loans purchased with gross annual revenues ≤ $1 million must be ≥ 0 and must not exceed the total number of loans purchased for all ›Action Types‹ in this record.	Number of small business and/or small farm loans purchased with gross annual revenues ≤ $1 million not ≥ 0 and/or exceed the total number of loans purchased for this record.
V450	Loan Type - Purchased	Total loan amount of loans purchased with gross annual revenues ≤ $1 million must be ≥ 0 must not exceed the total loan amounts purchased for all ›Loan Types‹ in this record.	Total loan amount of small business and/or small farm loans purchased not ≥ 0 and/or exceed the total loan amounts purchased for this record

Composite Loan Records(only): Community Development Loans: Perform where record identifier = 6

V600	Action Type	Total number of community development loans originated or purchased must be ≥ 0.	Number of community development loans originated or purchased not ≥ 0
V602	Action Type	If the total number of community development loans originated or purchased is > 0, then the total loan amount of community development loans should be > 0.	Total number of community development loans > 0 and total loan amount not > 0.

V605	Loan Amount -	Total loan amount of community development loans originated or purchased must be ≥ 0.	Total loan amount of community development loans originated or purchased not ≥ 0.
V607	Loan Amount -	If the total loan amount community development loans originated or purchased is > 0, then the number of community development loans must be > 0.	Total loan amount of community development loans > 0 and number of loans not > 0.
V610	Affiliate Action Type-	Number of community development loans originated or purchased by affiliates must be $\leq$ the total number of community development loans and ≥ 0.	Number of community development loans originated or purchased by affiliates not $\leq$ the total number of community development loans and/or not ≥ 0
V612	Affiliate Loan Amount-	If the total number of community development loans originated or purchased by affiliates is > 0, then the total loan amount of community development loans by affiliates should be > 0.	Total number of community development loans by affiliates > 0 and total loan amount not > 0.
V615	Affiliate Loan Amount-	Total loan amount of community development loans originated or purchased by affiliates must be $\leq$ the total loan amount of community development loans and ≥ 0.	Total loan amount of community development loans originated or purchased by affiliates not $\leq$ the total loan amount of community development loans and/or not ≥ 0
V617	Affiliate Loan Amount-	If the total loan amount of community development loans originated or purchased by affiliates is > 0, then the number of community development loans by affiliates must be > 0.	Total loan amount of community development loans by affiliates > 0 and number of loans by affiliates not > 0.

Composite Loan Records(only): Consortium/Third Party Loans; Perform where Record Identifier = 7

V700	Action Type	Number of consortium/third party loans must be ≥ 0.	Number of consortium/third party loans not ≥ 0
V702	Action Type	If the total consortium/third party loans is > 0, then the total loan amount of consortium/third party loans should be > 0.	Total number of consortium/third party loans > 0 and total loan amount not > 0.
V705	Loan Amount	Total loan amount of consortium/third party loans must be ≥ 0.	Total loan amount of consortium/third party loans not ≥ 0
V707	Loan Amount	If the total number of consortium/third party loans is > 0, then the total loan amount of consortium/third party loans should	Total number of consortium/third party loans > 0, but total loan amount not > 0.

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		be > 0.		

Assessment Area: Perform where Record Identifier = 8

V800[1]	Military Personnel Flag	Military personnel flag must = 1 or 2.	Military personnel flag not = 1 or 2
V805	Assessment Area	Assessment Area must = 1-9999.	Assessment Area not = 1-9999
V810	+/-	Include/Exclude must = + or -.	Include/Exclude not = + or -
V815	+/-	Area Included already included previously in this assessment area.	Geography already included in this assessment area
V820	+/-	Area Excluded already excluded previously in this assessment area.	Geography already excluded in this assessment area
V825	+/-	Area Excluded must first be designated as included in this assessment area.	Geography not included in this assessment area prior to exclusion
V830	+/-	Sum of area excluded and area included = a null value.	Area excluded offsets the area included; Net result is no assessment area defined
V835	MSA Number	MSA must = a valid MSA FIPS code for period being processed or NA.	MSA number is missing, or does not equal NA or a valid FIPS code
V840	State Code	State must = a valid FIPS code or NA.	State does not equal a valid FIPS code or NA
V842	State Code	If state = NA, then county code must = NA.	The state code equals NA and the county code does not equal NA
V845	State/County Codes	If state does not = NA, state and county must equal a valid combination or county = NA.	State/county does not equal a valid combination or county does not = NA
V847	State/County	If MSA = NA, then there must be a valid state and county combination.	State/County does not equal a valid combination
V850	MSA/State/County	If MSA does not = NA, then MSA, state, and county must equal a valid combination or (MSA and state must equal a valid combination where county = NA).	MSA/State/County does not equal a valid combination

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[2] If an institution considers itself predominantly serving the military or their dependents (Military Personnel Flag = 2), then edits V805-V857 will not be performed.

V852	Census Tract-BNA	If The MSA/State/County Combination is valid, then the Census tract-BNA must = a valid census tract or BNA number for that combination or NA.	Census tract-BNA does not equal a valid census tract or BNA number for the property combination or NA
V855	Census Tract-BNA	If MSA = NA, then the Census tract-BNA must = a valid census tract or BNA number for the state/county combination or NA.	Census tract-BNA does not equal a valid census tract or BNA number for the property combination or NA
V857	Census Tract-BNA	If County = NA, then the Census tract-BNA must = NA.	The Census Tract-BNA = NA and the county does not = NA

Micro Data Only: Individual Loan Applications: Perform where record identifier = 9

V900	Loan Number	Loan number must not be blank.	Loan number missing
V905	Type of Loan	Type of loan must = 01, 02, 03, 04, 05, 06, 07, 08, or 09.	Type of loan is not 01, 02, 03, 04, 05, 06, 07, 08 or 09
V910	Loan Amount at Origination	Loan amount must be numeric and > 0.	Loan amount not numeric, greater than zero, or missing.
V915	Action Taken Type	Action taken type must = 1 or 6.	Action taken type not equal to 1 or 6
V920	Action Taken Date	Action taken date must be in MM/DD/YY format; month and day must be in the range 01-12 and 01-31, respectively. MM, DD, and YY must be numeric and a valid combination.	Month and/or Day and/or Year not valid
V925	Action Taken Date	Year (YY) of action taken date must = activity year (YY) for period being processed.	Year for action taken date does not match activity year
V930	MSA Number	MSA must = a valid MSA FIPS code for period being processed or NA.	MSA number is missing, does not equal NA or a valid FIPS code
V935	State Code	State must equal a valid FIPS code.	State number is missing or does not equal a valid FIPS code
V940	State/County Codes	State and County must = a valid combination.	State/county does not equal a valid combination
V945	MSA/State/County	If MSA does not = NA, then MSA, state, and county must equal a valid combination.	MSA/state/county missing or does not equal a valid combination

V950	MSA/State/County/Census Tract-BNA	Census tract-BNA must = a valid census tract or BNA number for the MSA/state/county combination or (Census tract-BNA must = a valid census tract or BNA number for the state/county combination where MSA = NA).	Census Tract-BNA is missing or does not equal a valid census tract/BNA number
V955	Business/Farm Annual Revenue	If type of loan = 01, 02, or 03, then Business/Farm annual revenue must = 1, 2, or 3.	Business/farm annual revenue does not equal 1, 2, or 3.
V960	Business/Farm Annual Revenue	If type of loan = 04, 05, 06, 07, 08, or 09, business/farm annual revenue must = 4.	Consumer loan reported and business/farm revenue does not equal 4
V965	Income: Consumer Loans	If type of loan = 04, 05, 06, 07, 08, or 09, then income: consumer loans must be numeric and ≥ 0.	Consumer loan reported and income: consumer loan not numeric and ≥ 0
V970	Income: Consumer Loans	If type of loan = 01, 02, or 03, then Income: consumer loan must = 0.	Business/farm loan reported and income: consumer loan does not equal 0.
V975	Affiliate Lending Flag	Affiliate lending flag must = 1 or 2.	Affiliate lending flag not = 1 or 2